

Cycle Date: March-2016
Run Date: 06/08/2016
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 115
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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Return to cover			Ratio Analysis							
06/08/2016			For Charter : N/A							
			Count of CU : 115							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria :	Region: Nation *	Peer Group: All *	State = 'MO' *	Type Included: Federally Insured		State Credit	
			Count of CU in Peer Group : N/A			Dec-2014			Mar-2015	
			Dec-2011	Dec-2012	Dec-2013	Dec-2014	PEER Avg	Percentile**	Mar-2015	PEER Avg
									Percentile**	
CAPITAL ADEQUACY										
Net Worth/Total Assets			10.23	10.21	10.48	10.65	N/A	N/A	10.44	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)			10.24	10.22	10.49	10.66	N/A	N/A	10.45	N/A
Total Delinquent Loans / Net Worth ³			7.35	6.48	6.10	5.95	N/A	N/A	4.56	N/A
Solvency Evaluation (Estimated)			112.00	111.90	111.75	112.17	N/A	N/A	111.93	N/A
Classified Assets (Estimated) / Net Worth			6.40	7.12	5.94	5.78	N/A	N/A	5.69	N/A
ASSET QUALITY										
Delinquent Loans / Total Loans ³			1.27	1.14	1.05	0.99	N/A	N/A	0.76	N/A
* Net Charge-Offs / Average Loans			0.89	0.78	0.90	0.56	N/A	N/A	0.58	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.			101.29	100.89	100.78	102.52	N/A	N/A	103.25	N/A
Accum Unreal G/L On AFS/Cost Of AFS			1.26	1.31	-0.94	0.05	N/A	N/A	0.46	N/A
Delinquent Loans / Assets ³			0.75	0.66	0.64	0.63	N/A	N/A	0.48	N/A
EARNINGS										
* Return On Average Assets			0.56	0.56	0.50	0.54	N/A	N/A	0.57	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²			0.77	0.64	0.56	0.54	N/A	N/A	0.57	N/A
* Gross Income/Average Assets			6.03	5.91	5.57	5.48	N/A	N/A	5.34	N/A
* Yield on Average Loans			5.84	5.53	5.09	4.78	N/A	N/A	4.68	N/A
* Yield on Average Investments			1.61	1.32	1.21	1.29	N/A	N/A	1.22	N/A
* Fee & Other Op.Income / Avg. Assets			1.94	2.20	2.13	2.09	N/A	N/A	2.01	N/A
* Cost of Funds / Avg. Assets			0.99	0.78	0.60	0.53	N/A	N/A	0.49	N/A
* Net Margin / Avg. Assets			5.05	5.13	4.97	4.95	N/A	N/A	4.85	N/A
* Operating Exp./ Avg. Assets			3.97	4.02	4.08	4.01	N/A	N/A	4.04	N/A
* Provision For Loan & Lease Losses / Average Assets			0.51	0.55	0.43	0.37	N/A	N/A	0.34	N/A
* Net Interest Margin/Avg. Assets			3.10	2.93	2.84	2.86	N/A	N/A	2.84	N/A
Operating Exp./Gross Income			65.84	68.02	73.24	73.28	N/A	N/A	75.63	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹			3.04	2.91	3.13	3.15	N/A	N/A	3.07	N/A
* Net Operating Exp. /Avg. Assets			2.85	2.88	3.05	3.02	N/A	N/A	3.14	N/A
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets			31.80	30.20	34.58	31.17	N/A	N/A	29.53	N/A
Reg. Shares / Total Shares & Borrowings			26.22	27.74	29.46	30.81	N/A	N/A	32.01	N/A
Total Loans / Total Shares			69.47	67.43	70.26	74.22	N/A	N/A	72.03	N/A
Total Loans / Total Assets			59.44	58.02	61.04	63.94	N/A	N/A	62.43	N/A
Cash + Short-Term Investments / Assets			14.14	15.37	12.03	9.97	N/A	N/A	12.48	N/A
Total Shares, Dep. & Borr. / Earning Assets			93.77	94.68	94.86	94.27	N/A	N/A	94.43	N/A
Reg Shares + Share Drafts / Total Shares & Borr.			41.22	43.05	45.21	47.50	N/A	N/A	49.09	N/A
Borrowings / Total Shares & Net Worth			3.11	2.38	1.72	1.93	N/A	N/A	1.72	N/A
Supervisory Interest Rate Risk Threshold / Net Worth			213.04	207.06	220.11	211.37	N/A	N/A	206.48	N/A
PRODUCTIVITY										
Members / Potential Members			4.39	4.48	4.28	3.95	N/A	N/A	4.01	N/A
Borrowers / Members			46.57	45.76	46.88	47.82	N/A	N/A	47.24	N/A
Members / Full-Time Employees			373.65	368.20	368.31	365.69	N/A	N/A	365.65	N/A
Avg. Shares Per Member			\$7,058	\$7,263	\$7,313	\$7,326	N/A	N/A	\$7,571	N/A
Avg. Loan Balance			\$10,530	\$10,702	\$10,962	\$11,370	N/A	N/A	\$11,545	N/A
* Salary And Benefits / Full-Time Empl.			\$55,714	\$58,988	\$60,095	\$60,590	N/A	N/A	\$63,845	N/A
OTHER RATIOS										
* Net Worth Growth			5.74	5.18	4.91	5.24	N/A	N/A	5.03	N/A
* Market (Share) Growth			5.45	5.99	3.19	2.70	N/A	N/A	15.54	N/A
* Loan Growth			1.47	2.88	7.53	8.48	N/A	N/A	3.30	N/A
* Asset Growth			5.73	5.40	2.20	3.57	N/A	N/A	13.03	N/A
* Investment Growth			13.51	6.30	-6.41	-5.66	N/A	N/A	36.79	N/A
* Membership Growth			1.62	3.00	2.49	2.53	N/A	N/A	2.07	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.										
Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
2. Ratios										

Supplemental Ratio Analysis					
Return to cover		For Charter :	N/A		
06/08/2016		Count of CU :	115		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in	Peer Group :	N/A		
	Dec-2011	Dec-2012	Dec-2013	Dec-2014	Mar-2015
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	0.98	0.99	0.83
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	6.75	4.21	5.58	3.21	2.18
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	0.73	0.86	0.64
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	0.85	0.98	0.79
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	0.81	0.94	0.75
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	1.68	1.43	1.47
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	6.92	7.89	9.01	11.01
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	1.31	1.40	1.06
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.49	0.84	1.52	2.19	0.90
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.01	6.23	5.05	3.19	2.45
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.84	3.60	2.51	1.73	1.81
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	35.53	29.51	13.07	74.49
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	0.00	0.27	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	87.00	109.88	97.37	97.18	124.29
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.14	1.33	1.09	0.68
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.89	0.93	0.90	1.10	0.62
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	1.89	0.85	0.72
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.54	0.50	0.34	0.32	0.37
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.67	0.93	0.15	0.00	0.20
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	8.03	18.78	11.29	8.68
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65	8.20	7.00	5.84
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.19	2.51	2.90	2.39	1.99
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	1.10	0.92	0.61
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	15.63	19.43	21.40
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	2.25	2.09	2.33
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	6.06	3.57	0.01	0.00
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	0.62	0.60	0.66
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.46	0.41	0.62	0.18	0.08
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.28	0.67	0.13	0.05
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.89	0.70	0.50	0.29	0.14
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	1.24	0.47	0.00	0.00	0.21
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	1.02	0.99	1.11
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.97	1.13	1.10	0.16	0.28
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.65	0.83	5.18	-0.10	0.14
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.04	17.03	18.13	19.53	20.08
Participation Loans Outstanding / Total Loans	2.86	2.74	2.62	2.74	2.93
Participation Loans Purchased YTD / Total Loans Granted YTD	3.13	1.65	2.22	2.59	3.37
* Participation Loans Sold YTD / Total Assets	0.08	0.05	0.14	0.27	0.04
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.84	2.88	2.77	2.86	2.76
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.01	0.02	0.07	0.03	1.32
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	41.86	35.69	40.11
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.32	15.62	16.43	16.33	15.94
Total Fixed Rate Real Estate / Total Loans	27.45	26.93	26.92	25.55	25.54
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	32.78	43.69	33.15	23.05	29.73
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	64.68	71.99	68.93	59.05	67.15
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.26	0.29	0.27	0.26
Interest Only & Payment Option First & Other RE / Net Worth	3.45	2.57	2.78	2.50	2.51
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.15	1.72	2.16	1.19	1.19
Unused Commitments / Cash & ST Investments	111.43	100.18	128.99	157.81	126.36
Complex Assets / Total Assets	21.43	20.39	19.99	20.93	20.31
Short Term Liabilities / Total Shares and Deposits plus Borrowings	43.80	42.73	41.13	39.70	38.63
¹ Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
3. Supplemental Ratios					

			Assets								
Return to cover			For Charter :	N/A							
06/08/2016			Count of CU :	115							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
			Count of CU in Peer Group :		N/A						
			Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
ASSETS											
CASH:											
Cash On Hand			104,400,753	111,162,421	6.5	120,169,411	8.1	129,560,659	7.8	122,679,927	-5.3
Cash On Deposit			618,754,495	756,137,036	22.2	619,155,408	-18.1	558,363,794	-9.8	866,584,464	55.2
Cash Equivalents			36,565,670	44,783,930	22.5	24,482,276	-45.3	19,505,530	-20.3	33,566,994	72.1
TOTAL CASH & EQUIVALENTS			759,720,918	912,083,387	20.1	763,807,095	-16.3	707,429,983	-7.4	1,022,831,385	44.6
INVESTMENTS:											
Trading Securities			17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,642,581	2.3
Available for Sale Securities			1,867,174,678	1,877,993,381	0.6	1,859,597,079	-1.0	1,790,600,456	-3.7	1,810,413,010	1.1
Held-to-Maturity Securities			168,291,391	172,777,962	2.7	165,574,640	-4.2	134,689,104	-18.7	129,903,684	-3.6
Deposits in Commercial Banks, S&Ls, Savings Banks			718,309,349	817,001,177	13.7	762,069,813	-6.7	711,282,001	-6.7	684,148,711	-3.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²			33,527,887	31,823,384	-5.1	33,984,488	6.8	43,422,159	27.8	43,309,245	-0.3
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital			25,595,048	23,142,532	-9.6	22,396,603	-3.2	17,063,147	-23.8	17,062,647	0.0
All Other Investments in Corporate Cus			49,427,789	18,016,872	-63.5	2,309,738	-87.2	1,827,074	-20.9	503,573	-72.4
All Other Investments ²			73,803,167	76,015,066	3.0	80,134,340	5.4	89,423,560	11.6	91,791,512	2.6
TOTAL INVESTMENTS			2,953,609,538	3,035,406,833	2.8	2,946,742,615	-2.9	2,809,467,285	-4.7	2,798,774,963	-0.4
LOANS HELD FOR SALE			15,903,467	120,604,377	658.4	55,482,481	-54.0	33,845,110	-39.0	39,032,372	15.3
LOANS AND LEASES:											
Unsecured Credit Card Loans			375,431,086	387,295,751	3.2	409,049,194	5.6	425,615,887	4.1	407,061,324	-4.4
All Other Unsecured Loans/Lines of Credit			217,112,524	235,560,893	8.5	256,002,490	8.7	278,239,062	8.7	269,472,140	-3.2
Payday Alternative Loans (PAL Loans) (FCUs only)			0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans			25,434,354	28,344,309	11.4	34,250,946	20.8	44,735,252	30.6	45,913,462	2.6
New Vehicle Loans			668,988,011	680,001,291	1.6	819,241,668	20.5	921,485,406	12.5	946,999,059	2.8
Used Vehicle Loans			1,672,252,513	1,808,416,888	8.1	1,929,017,721	6.7	2,165,634,310	12.3	2,227,891,258	2.9
1st Mortgage Real Estate Loans/Lines of Credit			2,020,710,803	2,031,781,590	0.5	2,189,264,182	7.8	2,300,269,179	5.1	2,299,918,552	0.0
Other Real Estate Loans/Lines of Credit			853,083,570	818,331,264	-4.1	832,903,433	1.8	882,220,489	5.9	872,612,106	-1.1
Leases Receivable			0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit			299,573,812	319,392,212	6.6	314,183,973	-1.6	341,033,060	8.5	350,142,873	2.7
TOTAL LOANS			6,132,586,673	6,309,124,198	2.9	6,783,913,607	7.5	7,359,232,645	8.5	7,420,010,774	0.8
(ALLOWANCE FOR LOAN & LEASE LOSSES)			(67,528,089)	(79,032,418)	17.0	(69,186,374)	-12.5	(70,894,092)	2.5	(70,307,504)	-0.8
Foreclosed Real Estate			18,969,726	15,722,451	-17.1	18,903,926	20.2	11,287,220	-40.3	10,825,029	-4.1
Reposessed Autos			2,174,558	1,506,567	-30.7	1,018,530	-32.4	1,603,938	57.5	1,542,256	-3.8
Foreclosed and Repossessed Other Assets			225,344	83,105	-63.1	1,598,801	1,823.8	1,086,780	-32.0	1,084,827	-0.2
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹			21,369,628	17,312,123	-19.0	21,521,257	24.3	13,977,938	-35.1	13,452,112	-3.8
Land and Building			235,364,603	245,172,923	4.2	260,366,803	6.2	281,738,588	8.2	281,675,648	0.0
Other Fixed Assets			34,690,855	34,573,139	-0.3	39,450,872	14.1	43,415,506	10.0	46,715,629	7.6
NCUA Share Insurance Capitalization Deposit			83,314,341	89,334,962	7.2	93,392,057	4.5	95,405,560	2.2	95,480,106	0.1
Identifiable Intangible Assets			34,515	280,667	713.2	402,114	43.3	0	-100.0	3,307	N/A
Goodwill			1,739,458	1,582,360	-9.0	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS			1,773,973	1,863,027	5.0	1,984,474	6.5	1,582,360	-20.3	1,585,667	0.2
Accrued Interest on Loans			21,233,562	21,642,496	1.9	21,221,842	-1.9	22,044,555	3.9	20,278,882	-8.0
Accrued Interest on Investments			9,303,411	8,709,371	-6.4	6,966,070	-20.0	6,405,447	-8.0	6,532,128	2.0
Non-Trading Derivative Assets, net			N/A	N/A		N/A		65,796		51,654	-21.5
All Other Assets			115,358,603	156,832,117	36.0	187,617,406	19.6	205,837,716	9.7	208,444,331	1.3
TOTAL OTHER ASSETS			145,895,576	187,183,984	28.3	215,805,318	15.3	234,353,514	8.6	235,306,995	0.4
TOTAL ASSETS			10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	11,884,558,147	3.3
TOTAL CU's			124	118	-4.8	118	0.0	116	-1.7	115	-0.9
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¹ OTHER RE OWNED PRIOR TO 2004											
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS											
4. Assets											

[illegible]

			Income Statement							
Return to cover			For Charter : N/A							
06/08/2016			Count of CU : 115							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
			Count of CU in Peer Group : N/A							
			Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015 % Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans			356,407,867	344,322,452	-3.4	334,029,324	-3.0	338,684,019	1.4	86,557,092 2.2
Less Interest Refund			(587,424)	(457,500)	-22.1	(530,440)	15.9	(526,357)	-0.8	(74,889) -43.1
Income from Investments			54,366,380	48,109,492	-11.5	42,862,293	-10.9	44,676,917	4.2	10,387,860 -7.0
Income from Trading			406,864	1,078,029	165.0	1,935,373	79.5	414,364	-78.6	417,510 303.0
TOTAL INTEREST INCOME			410,593,687	393,052,473	-4.3	378,296,550	-3.8	383,248,943	1.3	97,287,573 1.5
INTEREST EXPENSE:										
Dividends			63,420,650	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8	10,332,675 -6.1
Interest on Deposits			23,874,506	19,514,463	-18.3	13,982,965	-28.3	11,668,792	-16.5	2,760,401 -5.4
Interest on Borrowed Money			11,719,213	9,905,604	-15.5	5,345,441	-46.0	4,597,536	-14.0	1,211,955 5.4
TOTAL INTEREST EXPENSE			99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	14,305,031 -5.1
PROVISION FOR LOAN & LEASE LOSSES			50,696,965	58,538,753	15.5	47,404,679	-19.0	41,662,765	-12.1	10,046,650 -3.5
NET INTEREST INCOME AFTER PLL			260,882,353	251,942,559	-3.4	264,822,940	5.1	281,295,716	6.2	72,935,892 3.7
NON-INTEREST INCOME:										
Fee Income			112,712,712	120,021,428	6.5	113,442,236	-5.5	112,937,018	-0.4	26,168,845 -7.3
Other Operating Income			82,144,485	112,622,640	37.1	120,497,760	7.0	123,510,331	2.5	32,667,490 5.8
Gain (Loss) on Investments			916,613	2,403,868	162.3	3,310,110	37.7	965,075	-70.8	96,315 -60.1
Gain (Loss) on Non-Trading Derivatives			0	0	N/A	0	N/A	0	N/A	0 N/A
Gain (Loss) on Disposition of Assets			-3,180,927	-1,834,344	42.3	-1,382,846	24.6	-2,820,948	-104.0	-172,681 75.5
Gain from Bargain Purchase (Merger)			0	0	N/A	0	N/A	0	N/A	2,153,974 N/A
Other Non-Oper Income/(Expense)			1,358,916	-27,923	-102.1	2,190,906	7,946.2	-719,401	-132.8	915,614 609.1
NCUSIF Stabilization Income			0	0	N/A	0	N/A	0	N/A	0 N/A
TOTAL NON-INTEREST INCOME			193,951,799	233,185,669	20.2	238,058,166	2.1	233,872,075	-1.8	61,829,557 5.7
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits			186,474,156	206,369,608	10.7	215,409,303	4.4	224,274,522	4.1	59,392,035 5.9
Travel, Conference Expense			3,317,233	3,702,074	11.6	3,954,311	6.8	4,346,011	9.9	1,135,303 4.5
Office Occupancy			28,589,598	29,025,588	1.5	30,031,267	3.5	32,740,885	9.0	8,655,292 5.7
Office Operation Expense			73,949,700	78,153,744	5.7	85,500,926	9.4	91,227,419	6.7	23,353,611 2.4
Educational and Promotion			16,003,092	16,175,334	1.1	15,602,280	-3.5	15,117,153	-3.1	3,703,123 -2.0
Loan Servicing Expense			27,103,828	32,086,214	18.4	33,914,490	5.7	32,180,525	-5.1	8,288,131 3.0
Professional, Outside Service			25,158,548	28,000,571	11.3	29,715,191	6.1	32,836,557	10.5	8,192,991 -0.2
Member Insurance ¹			N/A	N/A		N/A		N/A		N/A
Member Insurance - NCUSIF Premium ²			4,481,783	1,706,737	-61.9	1,229,266	-28.0	99,901	-91.9	6,924 -72.3
Member Insurance - Temporary Corporate CU Stabilization Fund ³			16,248,985	6,819,726	-58.0	6,111,196	-10.4	0	-100.0	0 N/A
Member Insurance - Other			941,509	788,597	-16.2	640,903	-18.7	311,577	-51.4	52,616 -32.5
Operating Fees			1,543,232	1,698,188	10.0	1,555,852	-8.4	1,575,329	1.3	404,702 2.8
Misc Operating Expense			14,809,612	21,088,390	42.4	24,737,640	17.3	19,380,811	-21.7	4,886,516 0.9
TOTAL NON-INTEREST EXPENSE			398,621,276	425,614,771	6.8	448,402,625	5.4	454,090,690	1.3	118,071,244 4.0
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{7/4}			76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	16,701,129 9.2
NET INCOME (LOSS)			56,212,876	59,513,457	5.9	54,478,481	-8.5	61,077,101	12.1	16,694,205 9.3
RESERVE TRANSFERS:										
Transfer to Regular Reserve			17,103,569	484,718	-97.2	215,936	-55.5	357,246	65.4	4,938,628 5,429.7
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										6. IncEx

Return to cover	Delinquent Loan Information 1																	
06/08/2016	For Charter : N/A																	
CU Name: N/A	Count of CU : 115																	
Peer Group: N/A	Asset Range : N/A																	
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State																	
	Count of CU in Peer Group : N/A																	
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg									
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹																		
30 to 59 Days Delinquent	120,531,295	124,375,265	3.2	139,346,281	12.0	139,314,875	0.0	114,025,600	-18.2									
60 to 179 Days Delinquent	57,947,476	53,407,034	-7.8	51,541,751	-3.5	54,491,734	5.7	40,384,119	-25.9									
180 to 359 Days Delinquent	14,698,935	12,061,357	-17.9	13,760,689	14.1	13,713,963	-0.3	11,961,329	-12.8									
> = 360 Days Delinquent	4,971,307	6,455,698	29.9	5,750,945	-10.9	4,744,200	-17.5	4,221,701	-11.0									
Total Del Loans - All Types (> = 60 Days)	77,617,718	71,924,089	-7.3	71,053,385	-1.2	72,949,897	2.7	56,567,149	-22.5									
% Delinquent Loans / Total Loans	1.27	1.14	-9.9	1.05	-8.1	0.99	-5.4	0.76	-23.1									
DELINQUENT LOANS BY CATEGORY:																		
Unsecured Credit Card Loans																		
30 to 59 Days Delinquent	5,260,800	5,283,771	0.4	6,162,828	16.6	6,132,734	-0.5	4,188,132	-31.7									
60 to 179 Days Delinquent	4,216,711	3,426,390	-18.7	3,778,494	10.3	3,927,749	4.0	3,070,600	-21.8									
180 to 359 Days Delinquent	229,878	215,119	-6.4	203,859	-5.2	263,675	29.3	309,536	17.4									
> = 360 Days Delinquent	19,036	8,753	-54.0	8,209	-6.2	20,241	146.6	12,014	-40.6									
Total Del Credit Card Lns (> = 60 Days)	4,465,625	3,650,262	-18.3	3,990,562	9.3	4,211,665	5.5	3,392,150	19.5									
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	-20.8	0.98	3.5	0.99	1.4	0.83	-15.8									
Payday Alternative Loans (PAL Loans) FCU Only																		
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A									
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A									
Non-Federally Guaranteed Student Loans																		
30 to 59 Days Delinquent	223,698	344,262	53.9	561,062	63.0	555,520	-1.0	451,499	-18.7									
60 to 179 Days Delinquent	1,700,570	1,171,021	-31.1	1,872,586	59.9	1,334,136	-28.8	909,955	-31.8									
180 to 359 Days Delinquent	11,704	4,349	-62.8	15,737	261.9	35,121	123.2	24,347	-30.7									
> = 360 Days Delinquent	3,897	16,572	325.3	23,796	43.6	64,702	171.9	66,109	2.2									
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,716,171	1,191,942	-30.5	1,912,119	60.4	1,433,959	-25.0	1,000,411	-30.2									
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	6.75	4.21	-37.7	5.58	32.8	3.21	-42.6	2.18	-32.0									
New Vehicle Loans																		
30 to 59 Days Delinquent	N/A	N/A		21,486,891		23,518,344	9.5	19,984,125	-15.0									
60 to 179 Days Delinquent	N/A	N/A		4,700,328		6,365,435	35.4	4,322,083	-32.1									
180 to 359 Days Delinquent	N/A	N/A		912,459		1,333,089	46.1	1,355,415	1.7									
> = 360 Days Delinquent	N/A	N/A		330,717		260,137	-21.3	406,895	56.4									
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		5,943,504		7,958,661	33.9	6,084,393	-23.6									
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		0.73		0.86	19.0	0.64	-25.6									
Used Vehicle Loans																		
30 to 59 Days Delinquent	N/A	N/A		47,090,528		52,900,991	12.3	39,283,863	-25.7									
60 to 179 Days Delinquent	N/A	N/A		13,380,505		17,734,645	32.5	14,170,454	-20.1									
180 to 359 Days Delinquent	N/A	N/A		2,381,568		2,831,631	18.9	3,098,102	9.4									
> = 360 Days Delinquent	N/A	N/A		655,022		563,141	-14.0	383,568	-31.9									
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		16,417,095		21,129,417	28.7	17,652,124	-16.5									
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		0.85		0.98	14.6	0.79	-18.8									
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	N/A	N/A		0.81		0.94	15.8	0.75	-20.7									
Leases Receivable																		
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A									
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A									
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A									
All Other Loans ²																		
30 to 59 Days Delinquent	N/A	N/A		9,666,542		9,516,676	-1.56	6,439,730	-32.3									
60 to 179 Days Delinquent	N/A	N/A		7,359,015		5,859,589	-20.4	6,982,608	-19.2									
180 to 359 Days Delinquent	N/A	N/A		1,201,658		2,116,637	76.1	1,354,894	-36.0									
> = 360 Days Delinquent	N/A	N/A		1,025,809		881,354	-14.1	756,451	-14.2									
Total Del All Other Loans (> = 60 Days)	N/A	N/A		9,586,482		8,857,580	-7.6	9,093,953	2.7									
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		1.68		1.43	-14.9	1.47	2.6									
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																		
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.																		
	7. Delinquent Loan Information																	

Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
06/08/2016	Count of CU : 115								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610	-14.1	43,678,251	-6.5
60 to 179 Days Delinquent	27,324,425	18,233,107	-33.3	20,450,823	12.2	19,270,180	-5.8	10,928,419	-43.3
180 to 359 Days Delinquent	9,148,735	5,556,691	-39.3	9,045,408	62.8	7,133,810	-21.1	5,819,035	-18.4
> = 360 Days Delinquent	2,714,914	3,605,367	32.8	3,707,392	2.8	2,954,625	-20.3	2,596,664	-12.1
Total Del Real Estate Loans (> = 60 Days)	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	19,344,118	-33.9
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.99	-16.9
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.61	-33.9
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,926,505	26,433,680	-24.3	32,804,304	24.1	26,931,823	-17.9	24,910,329	-7.5
60 to 179 Days Delinquent	17,515,638	9,739,538	-44.4	13,385,500	37.4	10,798,756	-19.3	5,116,255	-52.6
180 to 359 Days Delinquent	6,389,885	3,916,309	-38.7	4,321,401	10.3	4,298,168	-0.5	3,661,410	-14.8
> = 360 Days Delinquent	1,838,956	2,704,605	47.1	3,071,624	13.6	2,617,430	-14.8	2,401,554	-8.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	11,179,219	-36.9
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.14	-38.9	1.33	15.8	1.09	-17.7	0.68	-37.8
1st Mortgage Adjustable Rate Loans and Hybrid/Balloon < 5 years									
30 to 59 Days Delinquent	8,127,677	8,202,741	0.9	13,188,432	60.8	13,504,267	2.4	12,855,165	-4.5
60 to 179 Days Delinquent	4,774,196	4,914,759	2.9	3,520,418	-28.4	5,201,856	47.8	2,845,926	-45.3
180 to 359 Days Delinquent	524,645	590,830	12.6	1,902,863	222.1	2,205,599	15.9	1,237,537	-43.9
> = 360 Days Delinquent	462,114	123,654	-73.2	179,871	45.5	59,995	-66.6	0	-100.0
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	4,083,463	-45.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.89	0.93	4.8	0.90	-3.6	1.10	22.4	0.62	-43.4
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	5,189,873	4,771,142	-8.1	4,219,801	-11.6	2,667,499	-36.8	3,014,896	13.0
60 to 179 Days Delinquent	2,590,088	1,426,156	-44.9	1,843,109	-28.4	1,843,109	-8.4	1,397,551	-24.2
180 to 359 Days Delinquent	1,904,361	607,459	-68.1	2,551,611	320.0	227,860	-91.1	286,545	25.8
> = 360 Days Delinquent	223,640	637,225	184.9	321,420	-49.6	123,716	-61.5	103,968	-16.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,788,064	-18.5
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	-35.1	1.89	90.5	0.85	-54.8	0.72	-15.8
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,376,136	4,654,002	6.3	4,165,893	-10.5	3,587,021	-13.9	2,897,861	-19.2
60 to 179 Days Delinquent	2,444,503	2,152,654	-11.9	1,532,646	-28.8	1,426,459	-6.9	1,568,687	10.0
180 to 359 Days Delinquent	329,844	442,093	34.0	269,533	-39.0	402,183	49.2	633,543	57.5
> = 360 Days Delinquent	190,204	139,883	-26.5	134,477	-3.9	153,484	14.1	91,142	-60.6
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,293,372	15.7
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.54	0.50	-8.5	0.34	-32.3	0.32	-6.0	0.37	15.9
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		7,144,564		3,276,650	-54.1	1,825,966	-44.3
60 to 179 Days Delinquent	N/A	N/A		2,313,659		974,629	-57.9	895,313	-8.1
180 to 359 Days Delinquent	N/A	N/A		2,246,651		2,180,203	-3.0	724,641	-66.8
> = 360 Days Delinquent	N/A	N/A		994,526		112,775	-88.7	0	-100.0
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		5,554,836		3,267,607	-41.2	1,619,954	-50.4
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		2.21		1.17	-47.3	0.58	-50.1
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		650,620		856,076	31.6	241,314	-71.8
60 to 179 Days Delinquent	N/A	N/A		974,742		573,344	-41.2	3,505,901	511.5
180 to 359 Days Delinquent	N/A	N/A		600,639		145,641	-75.8	176,544	21.2
> = 360 Days Delinquent	N/A	N/A		604,280		536,366	-11.2	518,976	-3.2
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		2,179,661		1,255,351	-42.4	4,201,421	234.7
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		9.70		5.78	-40.4	18.72	223.8
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		0		657,750	N/A	46,005	-93.0
60 to 179 Days Delinquent	N/A	N/A		0		20,004	N/A	20,004	0.0
180 to 359 Days Delinquent	N/A	N/A		0		1,107,238	N/A	36,791	-96.7
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	N/A		0		1,127,242	N/A	56,795	-95.0
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE	N/A	N/A		0.00		6.44	N/A	0.33	-94.9
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
60 to 179 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		63,444	N/A	63,444	0.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	N/A		0		63,444	N/A	63,444	0.0
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE	N/A	N/A		0.00		0.59	N/A	0.60	1.0
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
8. Delinquent Loan Information 2									

[illegible]

[illegible]

[illegible]

		Real Estate Loan Information 2											
Return to cover		For Charter :	N/A										
06/08/2016		Count of CU :	115										
CU Name:	N/A	Asset Range :	N/A										
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
		Count of CU in Peer Group :	N/A										
		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg			
* OTHER REAL ESTATE (Granted)													
* Closed End Fixed Rate	42,536,641	48,383,491	13.7	63,132,680	30.5	61,081,674	-3.2	29,966,236	96.2				
* Closed End Adjustable Rate	3,333,251	1,032,272	-69.0	219,532	-78.7	3,468,718	1,480.1	1,173,132	35.3				
* Open End Adjustable Rate (HELOC)	110,305,261	130,288,936	18.1	160,502,847	23.2	184,445,136	14.9	39,343,252	-14.7				
* Open End Fixed Rate and Other	3,520,205	2,522,246	-28.3	1,863,168	-26.1	2,401,025	28.9	479,188	-20.3				
* TOTAL OTHER REAL ESTATE GRANTED	159,695,358	182,226,945	14.1	225,718,227	23.9	251,396,553	11.4	70,961,808	12.9				
* TOTAL RE (FIRST AND OTHER) GRANTED	1,173,540,849	1,816,278,190	54.8	1,438,152,906	-20.8	1,114,449,930	-22.5	335,526,652	20.4				
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	32.78	43.69	33.3	33.15	-24.1	23.05	-30.5	29.73	29.0				
RE LOANS SOLD/SERVICED													
* First Mortgage R.E. Loans Sold	655,720,994	1,176,314,094	79.4	835,682,212	-29.0	509,615,622	-39.0	177,659,655	39.4				
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	64.68	71.99	11.3	68.93	-4.3	59.05	-14.3	67.15	13.7				
AMT of Mortgage Servicing Rights	12,120,737	19,118,028	57.7	25,185,309	31.7	14,603,607	-42.0	14,761,069	1.1				
Outstanding RE Loans Sold But Serviced	1,855,548,941	2,335,297,352	25.9	2,682,648,060	14.9	2,820,023,394	5.1	2,712,424,449	-3.8				
%(Mortgage Servicing Rights / Net Worth)	1.15	1.72	50.0	2.16	25.6	1.19	-44.9	1.19	-0.2				
MISC. RE LOAN INFORMATION													
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,093,481,155	1,092,911,659	-0.1	1,146,548,933	4.9	1,260,117,270	9.9	1,216,522,038	-3.5				
R.E. Lns also Mem. Bus. Lns	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0	292,188,461	-0.5				
REVERSE MORTGAGES													
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A				
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A				
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A				
RE LOAN TDRS OUTSTANDING													
TDR First Mortgage RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	45,190,993	-8.2				
TDR Other RE Loans	N/A	7,705,228		3,820,262	-50.4	5,300,850	38.8	5,110,348	-3.6				
Total TDR First and Other RE Loans	N/A	59,611,523		52,774,652	-11.5	54,527,613	3.3	50,301,341	-7.8				
TDR RE Loans Also Reported as Business Loans	N/A	2,267,891		3,714,439	63.8	5,890,554	58.6	5,307,917	-9.9				
REAL ESTATE LOAN DELINQUENCY													
R.E. LOANS DELINQUENT >= 60 Days ¹													
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	11,179,219	-36.9				
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	4,083,463	-45.3				
Other R.E. Fixed Rate	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,788,064	-18.5				
Other R.E. Adj. Rate	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,293,372	15.7				
TOTAL DEL RE.E. DELINQUENT >= 60 Days	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	19,344,118	-34.1				
DELINQUENT 30 to 59 Days													
First Mortgage	43,054,182	34,636,421	-19.6	45,992,736	32.8	40,436,090	-12.1	37,765,494	-6.6				
Other	9,566,009	9,425,144	-1.5	8,385,694	-11.0	6,254,520	-25.4	5,912,757	-5.5				
TOTAL DEL RE 30 to 59 Days	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610	-14.1	43,678,251	-6.5				
TOTAL DEL R.E. LOANS >= 30 Days	91,808,265	71,456,730	-22.2	87,582,053	22.6	76,049,225	-13.2	63,022,369	-17.1				
RE LOAN DELINQUENCY RATIOS													
% R.E. LOANS DQ >= 30 Days	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.99	-16.9				
% R.E. LOANS DQ >= 60 Days	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.61	-33.9				
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days													
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	4,100,664		9,258,701	125.8	5,800,131	-37.4	3,975,266	-31.5				
TDR Other RE Loans Delinquent >= 60 Days	N/A	685,667		649,866	-5.2	353,987	-45.5	389,643	10.1				
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	4,786,331		9,908,567	107.0	6,154,118	-37.9	4,364,909	-29.1				
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	N/A	8.03		18.78	133.8	11.29	-39.9	8.68	-23.1				
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	N/A	1,284,800		304,729	-76.3	412,501	35.4	309,932	-24.9				
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65		8.20	-85.5	7.00	-14.6	5.84	-16.6				
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:													
* Total 1st Mortgage Lns Charged Off	5,796,881	6,429,868	10.9	15,297,421	137.9	3,686,478	-75.9	403,348	-56.2				
* Total 1st Mortgage Lns Recovered	407,442	667,922	63.9	1,130,376	69.2	724,479	-35.9	88,497	-51.1				
* NET 1st Mortgage LN C/Os	5,389,439	5,761,946	6.9	14,167,045	145.9	2,961,999	-79.1	314,851	-57.5				
** Net Charge Offs - 1st Mortgage Loans													
/ Avg 1st Mortgage Loans	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.05	-58.5				
* Total Other RE Lns Charged Off	8,140,692	6,547,761	-19.6	4,843,848	-26.0	3,894,850	-19.6	458,575	-52.9				
* Total Other RE Lns Recovered	397,418	661,532	66.5	677,853	2.5	1,370,266	102.1	150,929	-55.9				
* NET OTHER RE LN C/Os	7,743,274	5,886,229	-24.0	4,165,995	-29.2	2,524,584	-39.4	307,646	-51.3				
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.89	0.70	-21.1	0.50	-28.4	0.29	-41.7	0.14	-52.4				
* Amounts are year-to-date and the related % change ratios are annualized.													
** Annualization factor: March = 4; June = 2; September =4/3; December =1 (or no annualizing)													
# Means the number is too large to display in the cell													
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.													
12. RELOANS													

Return to cover 06/08/2016 CU Name: N/A Peer Group: N/A	Member Business Loan Information									
	For Charter : N/A									
	Count of CU : 115									
	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	260,425,872	278,314,174	6.9	279,716,968	0.5	312,112,028	11.6	312,534,435	0.1	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	43,193,519	42,944,367	-0.6	34,497,337	-19.7	29,844,043	-13.5	29,362,413	-1.6	
Total Business Loans (NMBLB) ¹	303,619,391	321,258,541	5.8	314,214,305	-2.2	341,956,071	8.8	341,896,848	0.0	
Unfunded Commitments ¹	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	13,610,992	11.1	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	293,158,643	312,753,277	6.7	307,537,038	-1.7	329,701,967	7.2	328,285,856	-0.4	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.84	2.88	1.2	2.77	-3.8	2.86	3.5	2.76	-3.6	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding Business Loans to Members	1,658	1,667	0.5	1,742	4.5	1,870	7.3	1,900	1.6	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	190	190	0.0	159	-16.3	159	0.0	154	-3.1	
Total Number of Business Loans Outstanding	1,848	1,857	0.5	1,901	2.4	2,029	6.7	2,054	1.2	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	6,376,187	4,851,618	-23.9	7,714,215	59.0	6,216,610	-19.4	6,817,172	9.7	
Farmland	1,556,176	1,515,323	-2.6	1,571,929	3.7	1,358,024	-13.6	1,335,921	-1.6	
Non-Farm Residential Property	88,212,382	101,757,601	15.4	104,953,139	3.1	113,578,531	8.2	111,328,837	-2.0	
Owner Occupied, Non-Farm, Non-Residential Property	85,314,865	83,383,184	-2.3	78,599,018	-5.7	80,667,492	2.6	79,287,872	-1.7	
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,736,508	78,602,248	-0.2	84,682,429	7.7	103,435,158	22.1	105,820,582	2.3	
Total Real Estate Secured Business Loans	260,196,118	270,109,974	3.8	277,520,730	2.7	305,255,815	10.0	304,590,384	-0.2	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	224,486	218,157	-2.8	364,627	67.1	499,186	36.9	454,224	-9.0	
Commercial and Industrial Loans	40,262,239	49,386,999	22.7	34,144,104	-30.9	33,977,269	-0.5	34,428,298	1.3	
Unsecured Business Loans	1,033,610	981,695	-5.0	848,316	-13.6	855,551	0.9	917,440	7.2	
Unsecured Revolving Lines of Credit (Business Purpose)	1,902,938	561,716	-70.5	1,336,528	137.9	1,368,250	2.4	1,506,502	10.1	
Total Non-Real Estate Secured Business Loans	43,423,273	51,148,567	17.8	36,693,575	-28.3	36,700,256	0.0	37,306,464	1.7	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE										
Number - Construction and Development	15	14	-6.7	26	85.7	21	-19.2	21	0.0	
Number - Farmland	5	6	20.0	8	33.3	6	-25.0	6	0.0	
Number - Non-Farm Residential Property	784	835	6.5	816	-2.3	925	13.4	925	0.0	
Number - Owner Occupied, Non-Farm, Non-Residential Property	197	205	4.1	252	22.9	214	-15.1	210	-1.9	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	235	219	-6.8	232	5.9	271	16.8	267	-1.5	
Total Number of Real Estate Secured Business Loans	1,236	1,279	3.5	1,334	4.3	1,437	7.7	1,429	-0.6	
Number - Loans to finance agricultural production and other loans to farmers	11	6	-45.5	16	166.7	26	62.5	23	-11.5	
Number - Commercial and Industrial Loans	317	315	-0.6	287	-8.9	291	1.4	319	9.6	
Number - Unsecured Business Loans	20	21	5.0	27	28.6	33	22.2	33	0.0	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	264	236	-10.6	237	0.4	242	2.1	250	3.3	
Total Number of Non-Real Estate Secured Business Loans	612	578	-5.6	567	-1.9	592	4.4	625	5.6	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	80,855,259	57,899,123	-28.4	100,901,912	74.3	85,340,460	-15.4	15,259,307	-28.5	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	26,821,668	14,718,109	-45.1	9,931,858	-32.5	6,432,500	-35.2	303,800	-81.1	
DELINQUENCY - MEMBER BUSINESS LOANS ²										
30 to 59 Days Delinquent	3,441,787	8,226,272	139.0	7,795,184	-5.2	4,790,476	-38.5	2,113,285	-55.9	
60 to 179 Days Delinquent	5,882,452	7,909,746	34.5	3,288,401	-58.4	1,567,977	-52.3	4,421,218	182.0	
180 to 359 Days Delinquent	4,094,976	1,516,255	-63.0	2,847,290	87.8	3,496,526	22.8	1,001,420	-71.4	
> = 360 Days Delinquent	1,267,257	1,846,830	45.7	1,598,806	-13.4	649,141	-59.4	518,976	-20.1	
Total Del Loans - All Types (>= 60 Days)	11,244,685	11,272,831	0.3	7,734,497	-31.4	5,713,644	-26.1	5,941,614	4.0	
MBL DELINQUENCY RATIOS										
% MBL >= 30 Days Delinquent	5.01	6.23	24.5	5.05	-19.0	3.19	-36.9	2.45	-23.0	
% MBL >= 60 Days Delinquent (Reportable delinquency)	3.84	3.60	-6.0	2.51	-30.2	1.73	-31.1	1.81	4.4	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	1,768,922	2,565,070	45.0	16,544,315	545.0	1,429,569	-91.4	130,745	-63.4	
*Total MBL Recoveries	1,190	60,061	4,947.1	463,685	672.0	1,736,438	274.5	19,238	-95.6	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)										
% MBLs Agricultural Related >= 60 Days Delinquent (Reportable delinquency)	N/A	N/A		0.00		0.00	N/A	0.00	N/A	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0	292,188,461	-0.5	
Construction & Development Loans Meeting 723.3(a)	6,151,753	4,631,002	-24.7	7042165	52.1	1,863,529	-73.5	5,664,842	204.0	
Number of Construction & Development Loans - 723(a)	14	13	-7.1	23	76.9	9	-60.9	3	-66.7	
Unsecured Business Loans Meeting 723.7(c)-(d)	1,851,480	1,099,541	-40.6	1,027,708	-6.5	1,079,301	5.0	1,356,671	25.7	
Number of Unsecured Business Loans - 723.7(c)-(d)	71	26	-63.4	36	38.5	39	8.3	47	20.5	
Agricultural Related (NMBLB) ¹	1,780,662	1,733,480	-2.6	1,936,556	11.7	1,857,210	-4.1	1,790,145	-3.6	
Number of Outstanding Agricultural Related Loans	16	12	-25.0	24	100.0	32	33.3	29	-9.4	
* Business Loans and Participations Sold	5,197,400	3,269,986	-37.1	1,449,204	-55.7	1,579,414	9.0	1,241,570	-21.4	
SBA Loans Outstanding	11,547,497	9,790,285	-15.2	5,521,111	-43.6	4,041,635	-26.8	4,270,286	5.7	
Number of SBA Loans Outstanding	63	53	-15.9	40	-24.5	19	-52.5	20	5.3	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.										
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
									13. MBL	

	Investments, Cash, & Cash Equivalents									
Return to cover										
06/08/2016										
CU Name: N/A	For Charter : N/A									
Peer Group: N/A	Count of CU : 115									
	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
ASC 320 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr	11,484,519	30,397,615	164.7	13,801,346	-54.6	10,970,898	-20.5	14,932,619	36.1	
Held to Maturity 1-3 yrs	68,799,741	34,259,619	-50.2	30,692,069	-10.4	40,225,938	31.1	52,383,898	30.2	
Held to Maturity 3-5 yrs	68,020,619	87,176,299	28.2	80,740,723	-7.4	54,274,442	-32.8	34,827,994	-35.8	
Held to Maturity 5-10 yrs	19,784,565	17,990,752	-9.1	34,119,423	89.6	24,985,023	-26.8	25,509,173	2.1	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	201,947	2,953,677	1,362.6	6,221,079	110.6	4,232,803	-32.0	2,250,000	-46.8	
TOTAL HELD TO MATURITY	168,291,391	172,777,962	2.7	165,574,640	-4.2	134,689,104	-18.7	129,903,684	-3.6	
Available for Sale < 1 yr	296,660,707	330,214,080	11.3	235,226,369	-28.8	129,604,506	-44.9	147,051,266	13.5	
Available for Sale 1-3 yrs	681,310,002	741,393,519	8.8	424,270,652	-42.8	720,904,062	69.9	814,372,344	13.0	
Available for Sale 3-5 yrs	729,379,598	615,415,656	-15.6	932,571,020	51.5	747,526,186	-19.8	678,957,056	-9.2	
Available for Sale 5-10 yrs	125,818,715	177,561,687	41.1	249,275,867	40.4	168,248,909	-32.5	147,173,993	-12.5	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	34,005,656	13,408,439	-60.6	18,253,171	36.1	24,316,793	33.2	22,858,351	-6.0	
TOTAL AVAILABLE FOR SALE	1,867,174,678	1,877,993,381	0.6	1,859,597,079	-1.0	1,790,600,456	-3.7	1,810,413,010	1.1	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 5-10 years	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,642,581	2.3	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL TRADING	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,642,581	2.3	
Other Investments < 1 yr	1,046,469,486	1,199,474,817	14.6	968,276,214	-19.3	877,675,989	-9.4	1,198,316,753	36.5	
Other Investments 1-3 yrs	395,849,573	393,865,501	-0.5	379,870,932	-3.6	399,635,329	5.2	378,061,725	-5.4	
Other Investments 3-5 yrs	82,101,881	136,238,229	65.9	149,672,803	9.9	115,148,631	-23.1	116,453,945	1.1	
Other Investments 5-10 yrs	29,345,076	35,775,721	21.9	44,867,889	25.4	47,007,169	4.8	42,493,004	-9.6	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	2,217,389	1,565,729	-29.4	1,844,828	17.8	1,420,147	-23.0	1,641,719	15.6	
TOTAL Other Investments	1,555,983,405	1,766,919,997	13.6	1,544,532,666	-12.6	1,440,887,265	-6.7	1,736,967,146	20.5	
MATURITIES :										
Total Investments < 1 yr	1,354,614,712	1,560,086,512	15.2	1,217,303,929	-22.0	1,018,251,393	-16.4	1,360,300,638	33.6	
Total Investments 1-3 yrs	1,145,959,316	1,169,518,639	2.1	834,833,653	-28.6	1,160,765,329	39.0	1,244,817,967	7.2	
Total Investments 3-5 yrs	879,502,098	838,830,184	-4.6	1,162,984,546	38.6	916,949,259	-21.2	830,238,995	-9.5	
Total Investments 5-10 yrs	192,428,585	249,964,619	29.9	348,939,093	39.6	261,400,885	-25.1	236,818,751	-9.4	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	36,424,992	17,927,845	-50.8	26,319,078	46.8	29,969,743	13.9	26,750,070	-10.7	
Total	3,608,929,703	3,836,327,799	6.3	3,590,380,299	-6.4	3,387,336,609	-5.7	3,698,926,421	9.2	
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										14. InvCas

Return to cover	Supplemental Share Information, Off Balance Sheet, & Borrowings								
06/08/2016			For Charter :	N/A					
CU Name: N/A			Count of CU :	115					
Peer Group: N/A			Asset Range :	N/A					
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	703,172	723,779	2.9	753,956	4.2	779,429	3.4	776,493	-0.4
Accounts Held by Nonmember Government Depositors	1,287,186	1,191,037	-7.5	1,589,289	33.4	1,832,149	15.3	2,692,323	46.9
Employee Benefit Member Shares	15,387,205	17,069,603	10.9	18,132,072	6.2	20,280,028	11.8	20,524,820	1.2
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	8,281,470	10,965,154	32.4	14,903,210	35.9	18,983,575	27.4	24,182,422	27.4
Dollar Amount of Share Certificates >= \$100,000	452,990,487	449,928,330	-0.7	461,097,245	2.5	443,852,027	-3.7	453,736,073	2.2
Dollar Amount of IRA/Keogh >= \$100,000	321,154,647	328,644,933	2.3	325,083,662	-1.1	314,817,700	-3.2	314,047,480	-0.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	7,266,969	N/A	3,891,828	-46.4	0	-100.0	0	N/A
Business Share Accounts	N/A	N/A		141,965,011		165,889,680	16.9	174,024,123	4.9
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		7,582,679		13,148,967	73.4	6,354,988	-51.7
SAVING MATURITIES									
< 1 year	7,706,195,423	8,158,045,777	5.9	8,463,342,565	3.7	8,770,279,400	3.6	9,170,835,135	4.6
1 to 3 years	697,274,110	703,575,186	0.9	722,705,655	2.7	747,318,036	3.4	751,406,813	0.5
> 3 years	423,641,526	494,472,002	16.7	468,898,102	-5.2	398,461,118	-15.0	379,008,337	-4.9
Total Shares & Deposits	8,827,111,059	9,356,092,965	6.0	9,654,946,322	3.2	9,916,058,554	2.7	10,301,250,285	3.9
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	9	0.0	8	-11.1	8	0.0	8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	114,220,446	44,136,439	-61.4	37,545,760	-14.9	37,607,258	0.2	37,387,736	-0.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		3,808,237		6,442,501	69.2	7,957,159	23.5
Member Business Loans NOT Secured by Real Estate	N/A	N/A		2,558,769		4,172,551	63.1	4,158,614	-0.3
Nonmember Business Loans Secured by Real Estate	N/A	N/A		255,089		1,537,162	502.6	1,393,329	-9.4
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		55,172		101,890	84.7	101,890	0.0
Total Unfunded Commitments for Business Loans	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	13,610,992	11.1
Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Business Loans	N/A	N/A		38,607		481,860	1,148.1	39,892	-91.7
Construction & Land Development	1,875,630	556,238	-70.3	366,440	-34.1	781,790	113.3	1,560,902	99.7
Outstanding Letters of Credit	1,058,511	80,015	-92.4	0	-100.0	56,000	N/A	56,000	0.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	422,724,272	409,413,477	-3.1	402,769,345	-1.6	394,744,353	-2.0	401,123,058	1.6
Credit Card Line	800,406,629	846,690,347	5.8	910,503,391	7.5	992,241,726	9.0	1,035,555,731	4.4
Unsecured Share Draft Lines of Credit	114,585,310	115,553,199	0.8	115,730,925	0.2	115,532,892	-0.2	115,862,517	0.3
Overdraft Protection Programs	229,216,412	239,706,356	4.6	239,639,235	0.0	237,648,280	-0.8	245,143,119	3.2
Residential Construction Loans-Excluding Business Purpose	411,574	1,094,950	166.0	704,757	-35.6	1,260,038	78.8	1,460,099	15.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unfunded Commitments	47,997,334	53,300,142	11.0	49,224,648	-7.6	57,698,155	17.2	61,210,432	6.1
Total Unfunded Commitments for Non-Business Loans	1,615,341,531	1,665,758,471	3.1	1,718,572,301	3.2	1,799,125,444	4.7	1,860,354,956	3.4
Total Unused Commitments	1,625,802,279	1,674,263,735	3.0	1,725,249,568	3.0	1,811,379,548	5.0	1,873,965,948	3.5
%/Unused Commitments / Cash & ST Investments)	111.43	100.18	-10.1	128.99	28.8	157.81	22.3	126.36	-19.9
Unfunded Commitments Committed by Credit Union	1,623,429,708	1,673,842,282	3.1	1,724,277,461	3.0	1,810,216,023	5.0	1,873,499,201	3.5
Unfunded Commitments Through Third Party	2,372,571	421,453	-82.2	972,107	130.7	1,163,525	19.7	466,747	-59.9
Loans Transferred with Recourse ¹	147,841,666	155,461,938	5.2	165,207,539	6.3	239,615,341	45.0	273,820,579	14.4
Pending Bond Claims	271,902	247,011	-9.2	261,965	6.1	426,299	62.7	221,470	-48.0
Other Contingent Liabilities	591,717	698,363	18.0	720,071	3.1	884,846	22.9	985,052	11.3
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	22	24	9.1	26	8.3	27	3.8	27	0.0
Lines of CREDIT (Borrowing)									
Total Credit Lines	1,506,357,628	1,521,281,448	1.0	1,536,947,893	1.0	1,714,643,994	11.6	1,920,723,651	12.0
Total Committed Credit Lines	32,157,202	28,008,001	-12.9	387,263,166	1,282.7	365,899,287	-5.5	367,592,393	0.5
Total Credit Lines at Corporate Credit Unions	232,852,502	297,143,503	27.6	279,837,503	-5.8	273,977,387	-2.1	270,343,501	-1.3
Draws Against Lines of Credit	11,439,365	5,438,248	-52.5	3,117,651	-42.7	22,937,417	635.7	14,912,350	-35.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	3,409,680	438,248	-87.1	2,226,350	408.0	8,179,546	267.4	471,710	-94.2
Term Borrowings Outstanding from Corporate Cus	7,000,000	5,000,000	-28.6	0	-100.0	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	649,604,988	723,556,969	11.4	909,178,493	25.7	1,211,001,596	33.2	1,233,573,668	1.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	86,000,000	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1	10,397,000	4.0
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
								16.SuppShareOBS&B	

		Miscellaneous Information, Programs, Services									
Return to cover		For Charter : N/A									
06/08/2016		Count of CU : 115									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group : N/A									
		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg	
MEMBERSHIP:											
Num Current Members		1,250,596	1,288,149	3.0	1,320,195	2.5	1,353,587	2.5	1,360,590	0.5	
Num Potential Members		28,494,753	28,777,162	1.0	30,861,655	7.2	34,288,419	11.1	33,915,095	-1.1	
% Current Members to Potential Members		4.39	4.48	2.0	4.28	-4.4	3.95	-7.7	4.01	1.6	
% Membership Growth		1.62	3.00	85.6	2.49	-17.2	2.53	1.7	2.07	-18.2	
Total Num Savings Accts		2,338,371	2,397,741	2.5	2,460,159	2.6	2,527,354	2.7	2,559,091	1.3	
EMPLOYEES:											
Num Full-Time Employees		3,142	3,289	4.7	3,369	2.4	3,482	3.4	3,496	0.4	
Num Part-Time Employees		410	419	2.2	431	2.9	439	1.9	450	2.5	
BRANCHES:											
Num of CU Branches		326	308	-5.5	316	2.6	315	-0.3	318	1.0	
Num of CUs Reporting Shared Branches		28	29	3.6	31	6.9	30	-3.2	31	3.3	
Plan to add new branches or expand existing facilities		11	13	18.2	13	0.0	11	-15.4	10	-9.1	
MISCELLANEOUS LOAN INFORMATION:											
**Total Amount of Loans Granted YTD		2,828,157,187	3,574,516,768	26.4	3,446,856,227	-3.6	3,298,350,353	-4.3	894,649,150	8.5	
***Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)		0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS											
(Credit Programs):											
Business Loans		22	32	45.5	29	-9.4	33	13.8	33	0.0	
Credit Builder		17	19	11.8	23	21.1	24	4.3	24	0.0	
Debt Cancellation/Suspension		6	6	0.0	6	0.0	6	0.0	6	0.0	
Direct Financing Leases		1	0	-100.0	0	N/A	0	N/A	0	N/A	
Indirect Business Loans		7	9	28.6	9	0.0	9	0.0	9	0.0	
Indirect Consumer Loans		30	34	13.3	35	2.9	35	0.0	34	-2.9	
Indirect Mortgage Loans		9	10	11.1	9	-10.0	10	11.1	9	-10.0	
Interest Only or Payment Option 1st Mortgage Loans		5	7	40.0	11	57.1	10	-9.1	10	0.0	
Micro Business Loans		10	10	0.0	11	10.0	11	0.0	11	0.0	
Micro Consumer Loans		13	13	0.0	13	0.0	14	7.7	14	0.0	
Overdraft Lines of Credit		66	64	-3.0	64	0.0	64	0.0	63	-1.6	
Overdraft Protection		58	61	5.2	58	-4.9	58	0.0	58	0.0	
Participation Loans		32	38	18.8	41	7.9	45	9.8	46	2.2	
Pay Day Loans		13	15	15.4	15	0.0	15	0.0	15	0.0	
Real Estate Loans		75	84	12.0	85	1.2	83	-2.4	83	0.0	
Refund Anticipation Loans		2	2	0.0	2	0.0	2	0.0	2	0.0	
Risk Based Loans		73	75	2.7	81	8.0	83	2.5	82	-1.2	
Share Secured Credit Cards		26	27	3.8	31	14.8	31	0.0	31	0.0	
Payday Alternative Loans (PAL Loans)		0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS											
(Other Programs):											
ATM/Debit Card Program		91	88	-3.3	88	0.0	86	-2.3	85	-1.2	
Business Share Accounts		38	41	7.9	43	4.9	45	4.7	45	0.0	
Check Cashing		64	62	-3.1	62	0.0	63	1.6	61	-3.2	
First Time Homebuyer Program		11	12	9.1	13	8.3	12	-7.7	12	0.0	
Health Savings Accounts		10	11	10.0	11	0.0	12	9.1	12	0.0	
Individual Development Accounts		2	2	0.0	2	0.0	2	0.0	2	0.0	
In-School Branches		2	2	0.0	1	-50.0	1	0.0	1	0.0	
Insurance/Investment Sales		30	33	10.0	33	0.0	36	9.1	36	0.0	
International Remittances		12	12	0.0	17	41.7	20	17.6	19	-5.0	
Low Cost Wire Transfers		71	83	16.9	84	1.2	83	-1.2	83	0.0	
***Number of International Remittances Originated YTD		N/A	N/A		1,975		3,825	93.7	1,006	5.2	
MERGERS/ACQUISITIONS:											
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		2	4	100.0	4	0.0	5	25.0	6	20.0	
Adjusted Retained Earnings Obtained through Business Combinations		2,741,933	240,651	-91.2	305,438	26.9	2,378,003	678.6	4,355,885	83.2	
Fixed Assets - Capital & Operating Leases											
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		22,307,173	19,282,776	-13.6	26,319,727	36.5	23,176,926	-11.9	22,609,883	-2.4	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
** Amount is year-to-date and the related % change ratio is annualized.											
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17.MiscInfoAndService											

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06/08/2016

CU Name: N/A

Peer Group: N/A

Graphs 1

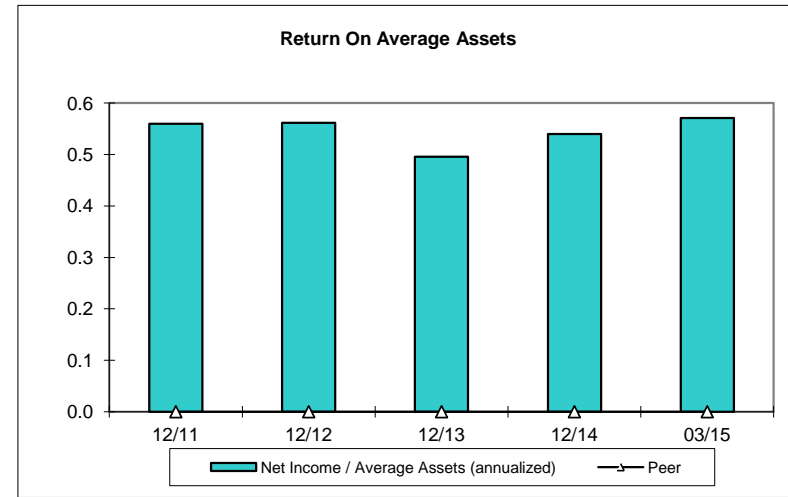
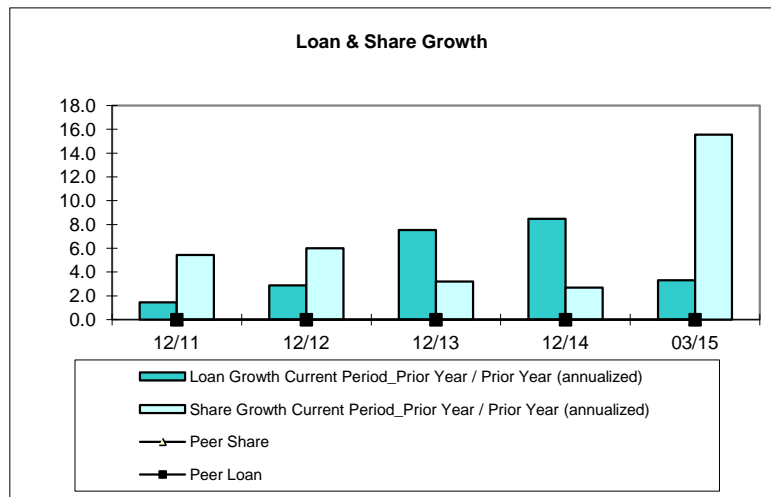
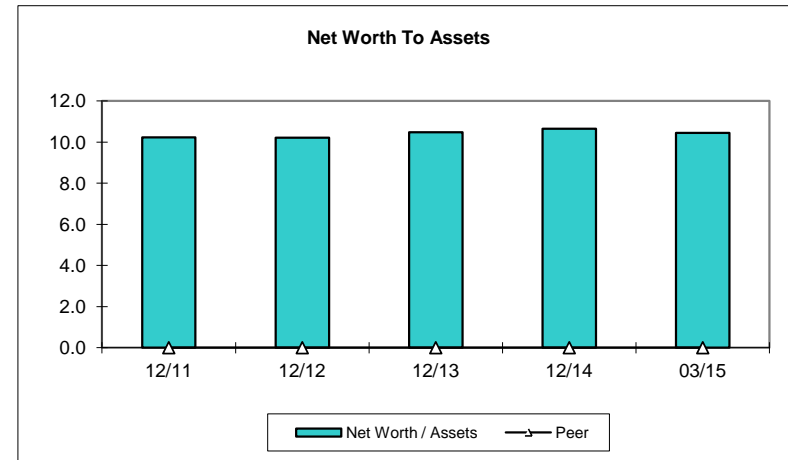
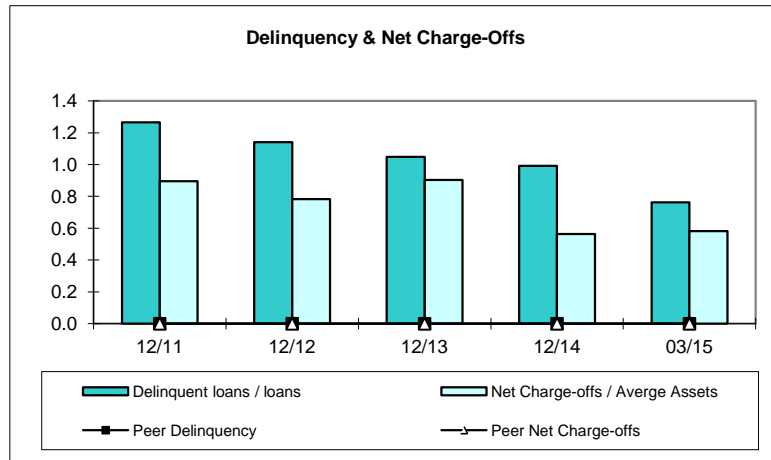
For Charter : N/A

Count of CU : 115

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/08/2016

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

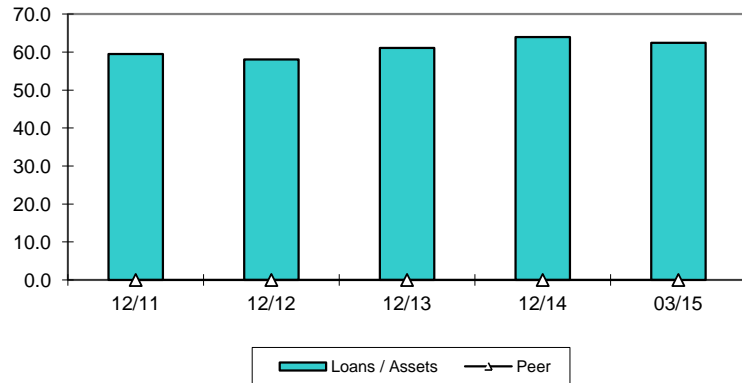
Count of CU : 115

Asset Range : N/A

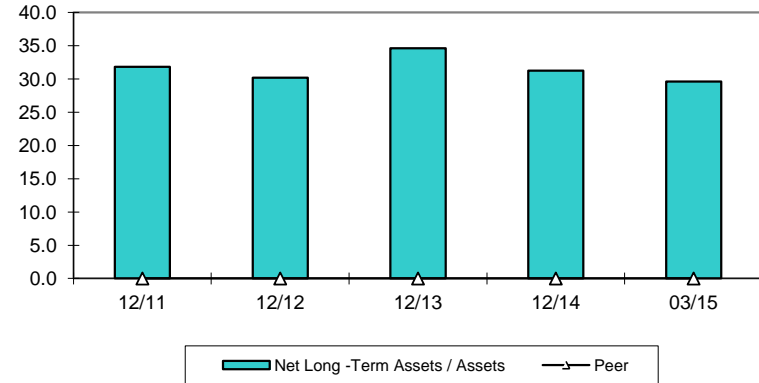
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

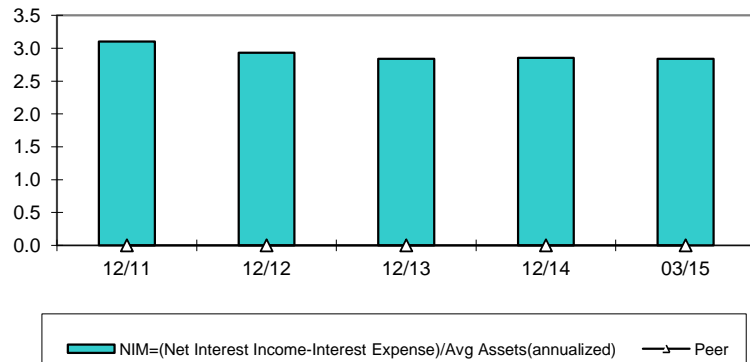
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

